

**Information to identify the case:**

Debtor 1	<u>Ramon Soriano</u>	Social Security number or ITIN	xxx-xx-6737
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Ines M Soriano</u>	Social Security number or ITIN	xxx-xx-5965
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-26865-JKS			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ramon Soriano

Ines M Soriano

7/7/21

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ramon Soriano  
Ines M Soriano  
Debtors

Case No. 16-26865-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Jul 07, 2021

Form ID: 3180W

Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Ramon Soriano, Ines M Soriano, 236 Beechwood Ave, Bogota, NJ 07603-1632
516371920	+ ALLIED COLLECTION SERVICES, 8550 BALBOA BLVD, SUITE 232, NORTHRIDGE, CA 91325-5806
516371921	#+ APOLLO LIMO SERV INC, 31 FAIRVIEW AVE, Bogota, NJ 07603-1807
516371927	+ CAP1/MICRO, CAPITAL ONE RETAIL SERVICES, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
516371943	+ CVS/SPECIALTY, PO BOX 846111, Dallas, TX 75284-6111
516371933	Celentano, Stadtmauer &, Walentowicz, PO Box 2594, Clifton, NJ 07015-2594
516371944	+ Department Of Treasury, PO Box 1686, Saddle Brook, NJ 07663
516371955	++++ ENGLEWOOD RADIOLOGIC GRP, PO BOX 4238, PORTSMOUTH NH 03802-4238 address filed with court:, Englewood Radiologic GRP, PO Box 6750, Portsmouth, NH 03802
516371956	+ EOS CCA, PO Box 601, Norwell, MA 02061-0601
516371958	+ EXCELCARE MED ASSOC BEATA PIECZARA MD, 718 TEANECK RD, Teaneck, NJ 07666-4245
516371959	+ EZ-PASS NY SERV CENTER, PO BOX 15185, Albany, NY 12212-5185
516591319	Emergency Physician Services of NJ, PA, PO Box 1123, Minneapolis, MN 55440-1123
516371945	+ Englewood Hospital & Medical Center, PO Box 48304, Newark, NJ 07101-8504
516371953	+ Englewood Hospital and Medical Center, 350 Engle Street, Englewood, NJ 07631-1898
516371954	+ Englewood Pathologists, P.A., PO Box 8069, Englewood, NJ 07631-8069
516371957	+ Excel Care Medical Assoc. PA, 718 Teaneck Road, Teaneck, NJ 07666-4245
516371961	+ Gary C. Cooke, Attorney at Law, 149 E. 23rd Street, Suite 1148, New York, NY 10010-3765
516371962	+ Geico, One Geico Plaza, Bethesda, MD 20810-0002
516371966	HMC Cardiac Diagnostic Service, P.O. Box 416387, Boston, MA 02241-6387
516371963	Hackensack University Medical Center, P.O. Box 48027, Newark, NJ 07101-4827
516371965	+ Hackensack University Medical Group, P.O. Box 95000-4535, Philadelphia, PA 19195-0001
516371967	Holy Name Medical Center, 718 Teaneck Road, Teaneck, NJ 07666-4281
516601299	Holy Name Medical Center, c/o CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
516371969	+ Horizon BlueCross BlueShield, PO Box 656, Newark, NJ 07101-0656
516371970	+ Ingram & Associates, PO Box 860102, Minneapolis, MN 55486-0102
517745124	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
516371973	+ MD Partners of EHMC, PO Box 14000, Belfast, ME 04915-4033
516371974	+ MONTEREY COL, 4095 AVENIDA DE LA PLATA, OCEANSIDE, CA 92056-5802
516371976	+ NBCC, PO Box 16, Irvington, NY 10533-0016
516371979	+ New York Presbyterian Hospital, PO Box 9305 GPO, New York, NY 10087-2305
516371982	#+ PAUL MICHAEL MARKETING, 15916 UNION TPKE STE 302, FLUSHING, NY 11366-1955
516371984	+ Peace Health Partners, PC, PO Box 13636, Philadelphia, PA 19101-3636
516371988	+ ROBERT S. WALSKY MD, 22 ANGELA COURT, Woodcliff Lake, NJ 07677-8102
516371989	+ Shiel Medical Labs, 63 Flushings Ave., Unit 336, Brooklyn, NY 11205-1083
516371990	+ Summit Collection Services Inc, PO BOX 306, Ho Ho Kus, NJ 07423-0306
516371993	+ TONEL LEIBU MD .LLC, 16 ARCADIAN WAY SUITE C3, Paramus, NJ 07652-1291
516371992	+ Thomas M. Birch, 718 Teaneck RD, Teaneck, NJ 07666-4245
518927145	+ U.S. Bank National Association, not in its indivi, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250

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516371994 + United Water, PO Box 371385, Pittsburgh, PA 15250-7385  
516583546 Wells Fargo Bank, N.A, P.O. Box 45038 MAC Z3057012, Jacksonville, FL 322325038  
516371983 + pcb, P.O Box 9060, Hicksville, NY 11802-9060

TOTAL: 41

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 07 2021 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jul 07 2021 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516371923	EDI: ARSN.COM	Jul 08 2021 00:43:00	ARS National Services, PO Box 463023, Escondido, CA 92046-3023
516371924	EDI: CINGMIDLAND.COM	Jul 08 2021 00:43:00	AT & T Mobility, PO Box 537104, Atlanta, GA 30353-7104
516534039	EDI: AIS.COM	Jul 08 2021 00:43:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516371925	+ EDI: TSYS2.COM	Jul 08 2021 00:43:00	BARCLAYS BANK DELAWARE, PO BOX 8801, WILMINGTON, DE 19899-8801
516371926	+ EDI: LCIBAYLN	Jul 08 2021 00:43:00	BAYVIEW FINANCIAL LOAN, BANKRUPTCY DEPT, 4425 PONCE DE LEON BLVD 5TH FL, MIAMI, FL 33146-1873
516592593	+ EDI: LCIBAYLN	Jul 08 2021 00:43:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1873
516371930	+ EDI: CAPITALONE.COM	Jul 08 2021 00:43:00	CAPITAL ONE, 26525 N RIVERWOODS BLVD, METTAWA, IL 60045-3438
516371928	+ EDI: CAPITALONE.COM	Jul 08 2021 00:43:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
516371939	+ Email/Text: bankruptcydept@wyn.com	Jul 07 2021 20:40:00	CLUB WYNDHAM PLUS, PO BOX 98940, Las Vegas, NV 89193-8940
516371940	Email/Text: bankruptcydept@wyn.com	Jul 07 2021 20:40:00	CLUB WYNHAM PLUS CASH MANAGEMNT, PO BOX 340090, Boston, MA 02241-1000
516371941	+ Email/Text: bankruptcy@credencerm.com	Jul 07 2021 20:40:00	CREDENCE RESOURCE MANAGEMENT, PO BOX 2300, SOUTHGATE, MI 48195-4300
516439637	EDI: CAPITALONE.COM	Jul 08 2021 00:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516371935	+ Email/Text: bankruptcy@certifiedcollection.com	Jul 07 2021 20:40:00	Certified Credit & Coll. Bur, 69 Readington Road, Somerville, NJ 08876-3557
516371942	+ Email/Text: bankruptcy@credencerm.com	Jul 07 2021 20:40:00	Credence Resource Management LLC, PO Box 2390, Southgate, MI 48195-4390
516371960	+ EDI: BLUESTEM	Jul 08 2021 00:43:00	FINGERHUT, 6250 RIDGEWOOD RD, ST CLOUD, MN 56303-0820
516371971	EDI: IRS.COM	Jul 08 2021 00:43:00	Internal Revenue Services, Special Processing Branch, PO Box 724, Springfield, NJ 07081
516371936	EDI: JPMORGANCHASE	Jul 08 2021 00:43:00	CHASE, ATTN: CORRESPONDENCE DEPT, PO BOX 15298, WILMINGTON, DE 19850
516371937	EDI: JPMORGANCHASE	Jul 08 2021 00:43:00	Chase Bank USA NA, PO Box 100019, Kennesaw, GA 30156
516371938	EDI: JPMORGANCHASE	Jul 08 2021 00:43:00	Chase/JPMorgan chase bank NA, PO BOX

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			659754, San Antonio, TX 78265
516371972	+ EDI: TSYS2.COM	Jul 08 2021 00:43:00	Juniper Bank, PO Box 13337, Philadelphia, PA 19101-3337
516584245	+ EDI: MID8.COM	Jul 08 2021 00:43:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516371977	+ Email/Text: cedwards@ncsplus.com	Jul 07 2021 20:40:00	NCS Plus Incorporated, 117 E. 24th Street 5th FL, New York, NY 10010-2937
516371981	+ Email/Text: cedwards@ncsplus.com	Jul 07 2021 20:40:00	NTL CRDT SYS, 117 E 24TH ST, NEW YORK, NY 10010-2937
516590173	EDI: PRA.COM	Jul 08 2021 00:43:00	Portfolio Recovery Associates, LLC, c/o Juniper, POB 41067, Norfolk VA 23541
516528740	EDI: Q3G.COM	Jul 08 2021 00:43:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516371995	+ EDI: VERIZONCOMB.COM	Jul 08 2021 00:43:00	VERIZON, 500 TECHNOLOGY DR, SUITE 500, WELDON SPRING, MO 63304-2225
516371996	+ EDI: VERIZONCOMB.COM	Jul 08 2021 00:43:00	Verizon, PO Box 408, Newark, NJ 07101-0408
516371997	+ Email/Text: bankruptcydept@wyn.com	Jul 07 2021 20:40:00	WYNDHAM VACA, 10750 W CHARLESTON, LAS VEGAS, NV 89135-1048

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516371922	*+	APOLLO LIMO SERV INC, 31 FAIRVIEW AVE, Bogota, NJ 07603-1807
516371931	*+	CAPITAL ONE, 26525 N RIVERWOODS BLVD, METTAWA, IL 60045-3438
516371932	*+	CAPITAL ONE, 26525 N RIVERWOODS BLVD, METTAWA, IL 60045-3438
516371929	*+	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
516371934	*	Celentano, Stadtmauer &, Walentowicz, PO Box 2594, Clifton, NJ 07015-2594
516371946	*+	Englewood Hospital & Medical Center, PO Box 48304, Newark, NJ 07101-8504
516371947	*+	Englewood Hospital & Medical Center, PO Box 48304, Newark, NJ 07101-8504
516371948	*+	Englewood Hospital & Medical Center, PO Box 48304, Newark, NJ 07101-8504
516371949	*+	Englewood Hospital & Medical Center, PO Box 48304, Newark, NJ 07101-8504
516371950	*+	Englewood Hospital & Medical Center, PO Box 48304, Newark, NJ 07101-8504
516371951	*+	Englewood Hospital & Medical Center, PO Box 48304, Newark, NJ 07101-8504
516371952	*+	Englewood Hospital & Medical Center, PO Box 48304, Newark, NJ 07101-8504
516371964	*	Hackensack University Medical Center, P.O. Box 48027, Newark, NJ 07101-4827
516371968	*	Holy Name Medical Center, 718 Teaneck Road, Teaneck, NJ 07666-4281
517745125	*	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
516371980	*+	New York Presbyterian Hospital, PO Box 9305 GPO, New York, NY 10087-2305
516371985	*+	Peace Health Partners, PC, PO Box 13636, Philadelphia, PA 19101-3636
516371986	*+	Peace Health Partners, PC, PO Box 13636, Philadelphia, PA 19101-3636
516371987	*+	Peace Health Partners, PC, PO Box 13636, Philadelphia, PA 19101-3636
516371991	*+	Summit Collection Services Inc, PO BOX 306, Ho Ho Kus, NJ 07423-0306
518927146	*+	U.S. Bank National Association, not in its indivi, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
516371975	##+	Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
516371978	##+	Network Recovery Services, Inc., 3 Expressway Plz, Suite 200, Roslyn Heights, NY 11577-2050

TOTAL: 0 Undeliverable, 21 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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User: admin

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**belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2021 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor BAYVIEW LOAN SERVICING LLC NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Brian E Caine	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Celine P. Derkrikorian	on behalf of Creditor BAYVIEW LOAN SERVICING LLC njecfmail@mw-c-law.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2020-R5, Mortgage-Backed Notes, Series 2020-R5 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Joint Debtor Ines M Soriano ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low	on behalf of Debtor Ramon Soriano ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 7